

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James A Hawkins
Michele L Hawkins
Debtors

Case No. 14-05609-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 309A

Page 1 of 2
Total Noticed: 42

Date Rcvd: Aug 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2017.

db/jdb
aty +James A Hawkins, Michele L Hawkins, 907 Chestnut St, Delta, PA 17314-8101
+Ann E. Swartz, McCabe, Weisberg & Conway, P.C., 123 South Broad Street, Suite 2080,
Philadelphia, PA 19109-1031
aty +Celine P DerKrikorian, McCabe, Weisberg and Conway, P.C.,
123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Michael R Caum, PO Box 272, Shrewsbury, PA 17361-0272
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +Steven M. Carr (Trustee), Ream, Carr, Markey and Woloshin LLP, 119 East Market Street,
York, PA 17401-1221
4630355 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4795212 +Bayview Loan Servicing, 285 Grand Avenue 200, Southlake, TX 76092-7657
4585663 CACH, LLC, P O Box 10587, Greenville SC 29603-0587
4579653 +DeArmond & Associates, 18 South George Street Suite 610, York, PA 17401-1450
4579660 Finger Hut, P.O Box 166, Newark, NJ 07101-0166
4579662 HSBC, P.O Box 71105, Charlotte, NC 28272-1105
4579651 +Hawkins James A, 907 Chestnut St, Delta, PA 17314-8101
4579652 +Hawkins Michele L, 907 Chestnut St, Delta, PA 17314-8101
4579663 +Maryland Spine Institute, 730 Baltimore Pike, Bel Air, MD 21014-4244
4622061 PECO, PO Box 37629, Philadelphia, PA 19101-0629
4579665 Soloman And Soloman P.C, Columbia Circle P.O Box 15019, Albany, NY 12212-5019
4613833 +U.S. Department of Housing and Urban Development, U.S. Department of Housing and Urban Dev,
451 7th Street S.W., Washington, DC 20410-0002
4579667 +Verzon, PO Box 5029, Wallingford, CT 06492-7529

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: general.dearmondslaw@gmail.com Aug 21 2017 18:59:54 Keith B DeArmond,
DeArmond and Associates of York, LLC, 18 South George Street, Suite 610, York, PA 17401
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOTJ.GOV Aug 21 2017 19:00:04 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 21 2017 19:00:11
Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1837
cr +EDI: PRA.COM Aug 21 2017 18:58:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
4579654 E-mail/Text: bankruptcygroup@apgfcu.com Aug 21 2017 18:59:55 Aberdeen FCU, PO Box 1176,
Aberdeen,, MD 21001-6176
4600413 EDI: AIS.COM Aug 21 2017 18:58:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4583242 EDI: AIS.COM Aug 21 2017 18:58:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4579655 +E-mail/Text: rbaldwin@autotrakk.com Aug 21 2017 19:00:23 Auto Trakk,
1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
4579656 +EDI: BANKAMER.COM Aug 21 2017 18:58:00 Bank Of America, PO Box 5170,
Simi Valley,, CA 93062-5170
4783136 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 21 2017 19:00:11
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
4783135 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 21 2017 19:00:11
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146-1837
4579658 EDI: CAPITALONE.COM Aug 21 2017 18:58:00 Capital One Bank, P.O. Box 71083,
Charlotte, NC 28272-1083
4603751 +E-mail/Text: bankruptcy@cavps.com Aug 21 2017 19:00:10 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
4579659 EDI: WFNNB.COM Aug 21 2017 18:58:00 Fashion Bug Comenity, P.O Box 659728,
San Antonio, TX 78265-9728
4579661 EDI: AMINFOFP.COM Aug 21 2017 18:58:00 First Premier Bank, P.O. Box 5529,
Sioux Falls, SD 57117-5529
4579664 EDI: AGFINANCE.COM Aug 21 2017 18:58:00 OneMain Financial, P.O Box 183172,
Columbus, OH 43218-3172
4908397 EDI: PRA.COM Aug 21 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4908398 EDI: PRA.COM Aug 21 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4597671 +EDI: JEFFERSONCAP.COM Aug 21 2017 18:58:00 Premier Bankcard, Llc.,
c o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud Mn 56302-7999
4583574 EDI: Q3G.COM Aug 21 2017 18:58:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4579666 EDI: AGFINANCE.COM Aug 21 2017 18:58:00 Springleaf Financial, P.O. Box 742536,
Cincinnati, OH 45274-2536
4586328 EDI: AGFINANCE.COM Aug 21 2017 18:58:00 Springleaf Financial Services, PO Box 3251,
Evansville, IN 47731

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Auto Trakk, LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4581268* +Auto Trakk, LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
4857912* +Bayview Loan Servicing LLC, 4425 Ponce de Leon Boulevard 5th floor,
Coral Gables, Florida 33146, Bayview Loan Servicing LLC,
4425 Ponce de Leon Boulevard 5th floor, Coral Gables, Florida 33146-1837
4857911* +Bayview Loan Servicing LLC, 4425 Ponce de Leon Boulevard 5th floor,
Coral Gables, Florida 33146-1837
4908399* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
4908400* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)
4579657 ##Best Buys Credit Services, P.O Box 183195, Columbus, OH 43218-3195
TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bayview Loan Servicing LLC ASwartz@mwc-law.com,
ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Keith B DeArmond on behalf of Joint Debtor Michele L Hawkins general.dearmondlaw@gmail.com,
Gl0924@notify.cincompass.com
Keith B DeArmond on behalf of Debtor James A Hawkins general.dearmondlaw@gmail.com,
Gl0924@notify.cincompass.com
Michael R Caum on behalf of Debtor James A Hawkins mikecaumesq@comcast.net
Michael R Caum on behalf of Joint Debtor Michele L Hawkins mikecaumesq@comcast.net
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfbis.com
Thomas I Puleo on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:Debtor 1 **James A Hawkins**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3445**

EIN _ _ - _ _ _ _ _

Debtor 2 **Michele L Hawkins**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1674**

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed in chapter **13**
December 4, 2014Case number: **1:14-bk-05609-RNO**Date case converted to chapter **7** **August 7, 2017****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James A Hawkins	Michele L Hawkins
2. All other names used in the last 8 years		
3. Address	907 Chestnut St Delta, PA 17314	907 Chestnut St Delta, PA 17314
4. Debtor's attorney Name and address	Keith B DeArmond DeArmond and Associates of York, LLC 18 South George Street, Suite 610 York, PA 17401	Contact phone 717-885-0937 Email: general.dearmondlaw@gmail.com
5. Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream, Carr, Markey and Woloshin LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: carrtrustee@yahoo.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17108	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: August 21, 2017
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 4, 2017 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: December 3, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	